

IN RE:

JOSHUA WALTER NEALL
JENNIFER JANE NEALL
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.: 15-10874 TPA

Chapter 13

Document No.: 89

ORDER OF COURT

AND NOW, this 18th day of December, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.


(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

U.S. BANKRUPTCY JUDGE jlm

In re:
Joshua Walter Neall
Jennifer Jane Neall
Debtor(s)

Case No. 15-10874-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy

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Date Rcvd: Dec 18, 2020

Form ID: pdf900

Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua Walter Neall, Jennifer Jane Neall, 2104 Route 957, Russell, PA 16345-3518
14106260	+ ACL, PO Box 740631, Cincinnati OH 45274-0631
14106261	ARIS / Professional Credit Control, 3333 South Arlington Road, Akron OH 44312
14095488	+ Aes/wacopse Federal Credit Union, Po Box 61047, Harrisburg, PA 17106-1047
14095498	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
14095497	+ Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14095499	Cnty Ntl Bk, Market & Second, Clearfield, PA 16830
14095502	+ Creditech/Cbalv, 50 N 7th St, Bangor, PA 18013-1791
14095501	+ Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
14106262	+ HRRG, PO Box 189053, Plantation FL 33318-9053
14166812	+ Lakeview Loan Servicing, LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14095504	++ MANSFIELD UNIVERSITY OF PENNSYLVANIA, CONTROLLER S OFFICE, 200 MEMORIAL HALL, 20 STRAUGHN DRIVE, MANSFIELD PA 16933-1613 address filed with court:, Mansfield U, Alumni Hall, Mansfield, PA 16933
14095505	Mansfield University, Rm G-11 Alumni Hall, Mansfield, PA 16933
14148538	+ Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011
14095506	+ Mountain Laurel Fcu, 413 S Michael St, Saint Marys, PA 15857-1742
14095507	+ Mountain Laurel Federal Credit Union, 413 South Michael Street, Saint Marys, PA 15857-1742
14108047	+ Mountain Laurel Federal Credit Union, 117 Pennsylvania Avenue West, Warren, PA 16365-2514
14164536	OUTER BANKS THA EMERGENCY DEPARTMENT, Revenue Recovery Corporation, PO Box 50250, Knoxville, TN 37950-0250
14095508	#+ Optimum Outcomes Inc, 2651 Warrenville Rd Ste, Downers Grove, IL 60515-5559
14106263	+ Premier Anesthesia of New York, PO Box 405739, Atlanta GA 30384-5700
14095515	+ Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14095518	+ Slc Conduit I Llc, 701 East 60th Stre, Sioux Falls, SD 57104-0432
14095520	+ Stu Ln Trust, 701 East 60th Stre, Sioux Falls, SD 57104-0432
14095535	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, 90 Crystal Run Rd Ste 31, Middletown, NY 10941
14095533	+ Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14095538	+ Wacopse Fcu, 117 Pennsylvania Ave W, Warren, PA 16365-2514
14095539	+ Wacopse Federal Cr, Po Box 783, Warren, PA 16365-0783
14095540	+ Wacopse Federal Cr Un, 117 Pennsylvania Ave W, Warren, PA 16365-2514
14095541	+ Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14095543	+ Weisfield Jewelers/Sterling Jewelers Inc, 375 Ghent Rd, Akron, OH 44333-4601
14095542	+ Weisfield Jewelers/Sterling Jewelers Inc, 375 Ghent Rd, Fairlawn, OH 44333-4601
14095544	Wells Fargo, 1 Home Campus X2303-01a, Des Moines, IA 50326
14106265	+ Western New York Urology Associates, LLC, PO Box 8000, Department 645, Buffalo NY 14267-0002

TOTAL: 33

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

District/off: 0315-1

User: culy

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Standard Time.

Recip ID cr	Notice Type: Email Address Email/PDF: rmscedi@recoverycorp.com	Date/Time	Recipient Name and Address
		Dec 19 2020 03:07:08	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14095489	+ Email/Text: ally@ebn.phinsolutions.com	Dec 19 2020 02:51:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14111023	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 19 2020 02:51:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14095490	+ Email/PDF: gecscdi@recoverycorp.com	Dec 19 2020 03:11:11	American Eagle GECRB, Ge Capital Retail Bank/Attention: Bankru, Po Box 103104, Roswell, GA 30076-9104
14095491	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 19 2020 03:11:14	Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253
14095492	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 19 2020 03:11:14	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
14095493	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 19 2020 03:11:14	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
14095494	+ Email/Text: matthartweg@cbjcredit.com	Dec 19 2020 02:53:00	Cbj Credit Recovery, 117 West 4th Street, Jamestown, NY 14701-5005
14095495	+ Email/Text: nailda@centralcreditaudit.com	Dec 19 2020 02:53:00	Central Credit Audit, Po Box 735, Sunbury, PA 17801-0735
14095496	+ Email/Text: clientservices@credit-control.com	Dec 19 2020 02:52:00	Central Loan Admin & R, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14095500	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 19 2020 02:51:00	Comenity Bank/Maurices, Attention: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
14095503	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 19 2020 02:51:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14951537	Email/Text: camanagement@mtb.com	Dec 19 2020 02:51:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14095511	+ Email/Text: colleen.atkinson@rmscollect.com	Dec 19 2020 02:53:00	Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
14100014	Email/PDF: rmscedi@recoverycorp.com	Dec 19 2020 03:02:32	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14095512	+ Email/Text: bankruptcytn@wakeassoc.com	Dec 19 2020 02:51:00	Revenue Recovery Corp, Po Box 50250, Knoxville, TN 37950-0250
14095514	+ Email/PDF: gecscdi@recoverycorp.com	Dec 19 2020 03:07:01	Sams Club / GEMB, Po Box 965005, Orlando, FL 32896-5005
14095513	+ Email/PDF: gecscdi@recoverycorp.com	Dec 19 2020 03:07:01	Sams Club / GEMB, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
14107755	Email/Text: bankruptcy@bbandt.com	Dec 19 2020 02:52:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14095517	+ Email/Text: bankruptcy@bbandt.com	Dec 19 2020 02:52:00	Sheffield Fn, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
14095516	+ Email/Text: bankruptcy@bbandt.com	Dec 19 2020 02:52:00	Sheffield Fn, Bb&T/Attn: Bankruptcy Department, Po Box 1847, Wilson, NC 27894-1847
14095519	+ Email/PDF: pa_dc_claims@navient.com	Dec 19 2020 03:11:20	Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
14095521	+ Email/Text: bankruptcy@swmc.com	Dec 19 2020 02:52:00	Sun West Mortgage Co I, 18303 Gridley Rd,

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			Cerritos, CA 90703-5400
14095522	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:02:21	Synco/husqvarna Consum, C/o Po Box 965036, Orlando, FL 32896-0001
14095524	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:11:12	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
14095523	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:07:01	Synchrony Bank/ Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
14095525	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:07:01	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14095526	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:07:01	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14095528	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:07:01	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14095527	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:07:02	Synchrony Bank/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
14095530	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:07:02	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
14095529	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:07:02	Synchrony Bank/Sams Club, Gecrb/Sams Club, Po Box 103104, Roswell, GA 30076-9104
14095531	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:07:02	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14095532	+ Email/PDF: gecsedl@recoverycorp.com	Dec 19 2020 03:11:12	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
14095537	+ Email/Text: jsprentz@urc.com	Dec 19 2020 02:53:00	United Refining, Po Box 599, Warren, PA 16365-0599
14095536	+ Email/Text: jsprentz@urc.com	Dec 19 2020 02:53:00	United Refining, 15 Bradley St., Warren, PA 16365-3299

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB
cr		Lakeview Loan Servicing, LLC
cr		M&T Bank as servicer for Lakeview Loan Servicing,
cr		Mountain Laurel Federal Credit Union
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14137747	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14095534	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
14095509	##+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
14095510	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
14106264	##+	Saint Vincent Institute, 3530 Peach Street LL1, Erie PA 16508-2768
14095545	##+	Wells Fargo, 711 W Broadway Rd, Tempe, AZ 85282-1218

TOTAL: 4 Undeliverable, 3 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor Lakeview Loan Servicing LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Lakeview Loan Servicing LLC ecmail@mwc-law.com
Celine P. DerKrikorian	on behalf of Creditor Cenlar FSB ecmail@mwc-law.com
Daniel P. Foster	on behalf of Debtor Joshua Walter Neall dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Jennifer Jane Neall dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Michael S. Jan Janin	on behalf of Creditor Mountain Laurel Federal Credit Union mjanjanin@quinnfirm.com mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbebo@quinnfirm.com;knottingham@quinnfirm.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 12